

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re:

Case No.:

17-14949

IRENE JACOME-ESPINOZA

Judge:

Papalia

Debtor(s)

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: September 17, 2020

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: *m*

Initial Debtor: *II*

Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 670.00 per month to the Chapter 13 Trustee, starting on
October 1, 2020 for approximately 18 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

\$9,478.00 paid to date. Plan calls for payments as follows: \$670.00 x 18 months.

Part 2: Adequate Protection ☒ NONE

- a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 7,000.00
DOMESTIC SUPPORT OBLIGATION	N/A	N/A

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C. 1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Nationstar / Mr. Cooper	Post-petition Mortgage Forbearance	\$10,776.08	NA	\$10,776.08	To be paid as billed

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
American Honda Finance	2016 Honda Civic	\$0.00 - Vehicle was leased	\$6,322.75

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Ally Financial

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☒ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☐ Not less than _____ percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages. 5) Priority Claims. 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: January 29, 2019.

Explain below **why** the plan is being modified:

Parts 1 and 3 of the Plan are being amended to reflect treatment of mortgage arrears resulting from a forbearance agreement entered into with the lender during the bankruptcy case.

Explain below **how** the plan is being modified:

Parts 1 and 3 of the Plan are being amended to reflect treatment of mortgage arrears resulting from a forbearance agreement entered into with the lender during the bankruptcy case.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 9/18/2020

Deena Greene
Debtor

Date: _____

Joint Debtor

Date: 9/18/2020

[Signature]
Attorney for Debtor(s)

Certificate of Notice Page 11 of 13

United States Bankruptcy Court
District of New JerseyIn re:
Irene Jacome-Espinoza
DebtorCase No. 17-14949-VFP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 64

Date Rcvd: Sep 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2020.

db +Irene Jacome-Espinoza, 416 18th Street, Apt 2, Union City, NJ 07087-4426
aty +Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue,
Jersey City, NJ 07306-2341
cr +American Honda Finance Corporation d/b/a Honda Fin, P.O. Box 168088, Irving, TX 75016-8088
cr +Seterus, Inc., as authorized sub-servicer for Fede, Stern, Lavinthal & Frankenberg, LLC,
105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
516699693 +Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
516699694 +Best Buy/Citibank, Centralized Bk/Citicorp Credit Svcs, Po Box 790040,
St Louis, MO 63179-0040
516909493 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516699698 +Citibank/Sears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,
Saint Louis, MO 63179-0040
516790703 Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
516699701 +Credit First National Assoc, Attn: BK Credit Operations, Po Box 81315,
Cleveland, OH 44181-0315
516699709 +Macy/Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
518237446 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, dba Mr. Cooper, P.O. Box 619096,
Dallas, TX 75261-9741)
517397410 +Naomi Nunez, 70 Sunrise Dr, Edison, NJ 08817-5617
518207066 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
518207067 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9741,
Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
516699715 +Sears/Citibank, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
Saint Louis, MO 63179-0040
516846770 +Seterus Inc., as servicer for, Federal National Mortgage, Association (Fannie Mae),
P.O. Box 1047, Hartford, CT 06143-1047
516699718 +Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
516699719 +The Home Depot/Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040,
S Louis, MO 63179-0040
517375080 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
517375081 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262,
eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 21 2020 23:57:42 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Sep 21 2020 23:57:39 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
516699692 E-mail/Text: ebnbankruptcy@ahm.honda.com Sep 21 2020 23:57:47 American Honda Finance,
Po Box 168088, Irving, TX 75016
517003196 E-mail/Text: ebnbankruptcy@ahm.honda.com Sep 21 2020 23:57:47
American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,
Irving, TX 75016-8088
516699690 +E-mail/Text: ally@ebn.phinsolutions.com Sep 21 2020 23:56:42 Ally Financial,
Po Box 380901, Bloomington, MN 55438-0901
516730776 E-mail/Text: ally@ebn.phinsolutions.com Sep 21 2020 23:56:42 Ally Financial,
PO Box 130424, Roseville MN 55113-0004
516699691 +E-mail/PDF: gecsed@recoverycorp.com Sep 22 2020 00:06:58 American Eagle/Synco Bank,
Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
516699695 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 22 2020 00:07:32 Capital One,
Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516699696 +E-mail/PDF: gecsed@recoverycorp.com Sep 22 2020 00:06:30 Car Care One/Synchrony Bank,
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516699697 +E-mail/PDF: gecsed@recoverycorp.com Sep 22 2020 00:06:31 Care Credit/Synchrony Bank,
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516935217 +E-mail/Text: bankruptcy@cavps.com Sep 21 2020 23:57:54 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516699699 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 21 2020 23:57:25 Comenitycapital/fe21cc,
Po Box 182120, Columbus, OH 43218-2120
516699700 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 21 2020 23:57:25 Comenitycapital/mprcc,
Po Box 182120, Columbus, OH 43218-2120
516699702 +E-mail/PDF: creditonebknofications@resurgent.com Sep 22 2020 00:06:39 Credit One Bank Na,
Po Box 98873, Las Vegas, NV 89193-8873
516930065 E-mail/Text: bnc-quantum@quantum3group.com Sep 21 2020 23:57:33
Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
Kirkland, WA 98083-0657
516715147 E-mail/Text: mrdiscen@discover.com Sep 21 2020 23:56:51 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516699703 +E-mail/Text: mrdiscen@discover.com Sep 21 2020 23:56:51 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025
516699704 +E-mail/PDF: gecsed@recoverycorp.com Sep 22 2020 00:06:31 Gap/Synchrony Bank,
Po Box 965005, Orlando, FL 32896-5005

District/off: 0312-2

User: admin
Form ID: pdf901

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Total Noticed: 64

Date Rcvd: Sep 21, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516699705 +E-mail/PDF: gecsed@recoverycorp.com Sep 22 2020 00:06:58 Guitar Center/Synchrony Bank,
Po Box 965064, Orlando, FL 32896-5064

516699706 +E-mail/PDF: gecsed@recoverycorp.com Sep 22 2020 00:07:31 Home Design Furn/Synchb,
C/o Po Box 965036, Orlando, FL 32896-0001

516699689 +E-mail/PDF: gecsed@recoverycorp.com Sep 22 2020 00:07:30 JC Penneys/Synchrony Bank,
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

516699707 +E-mail/Text: PBNCNotifications@peritussservices.com Sep 21 2020 23:56:56 Kohls/Capital One,
Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043

516699708 +E-mail/PDF: gecsed@recoverycorp.com Sep 22 2020 00:07:31 Lowes/Synchrony Bank,
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

516896509 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 21 2020 23:57:38 MIDLAND FUNDING LLC,
PO BOX 2011, WARREN, MI 48090-2011

516699710 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 21 2020 23:57:25
New York & Co/Comenity Bank, Po Box 182125, Columbus, OH 43218-2125

516751483 E-mail/PDF: cbp@onemainfinancial.com Sep 22 2020 00:06:26 ONEMAIN FINANCIAL,
P.O. BOX 3251, EVANSVILLE, IN 47731-3251

516699711 +E-mail/PDF: gecsed@recoverycorp.com Sep 22 2020 00:06:34 Old Navy/Synchrony Bank,
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

516699712 +E-mail/PDF: cbp@onemainfinancial.com Sep 22 2020 00:07:23 OneMain, Attn: Bankruptcy,
601 Nw 2nd St, Evansville, IN 47708-1013

516947595 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 22 2020 00:07:08
Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541

516941387 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 22 2020 00:07:06
Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067,
Norfolk VA 23541

516941377 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 22 2020 00:06:42
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067,
Norfolk VA 23541

516941370 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 22 2020 00:07:40
Portfolio Recovery Associates, LLC, c/o Sears Card, POB 41067, Norfolk VA 23541

516941374 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 22 2020 00:07:07
Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541

516947108 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 22 2020 00:07:39
Portfolio Recovery Associates, LLC, c/o Sears Orchard Bank, POB 41067, Norfolk VA 23541

516941386 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 22 2020 00:07:07
Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067,
Norfolk VA 23541

516699713 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 21 2020 23:57:25 Pier 1/Comenity Bank,
Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

516699714 +E-mail/PDF: gecsed@recoverycorp.com Sep 22 2020 00:06:31 QVC/Synchrony Bank,
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

516878469 E-mail/Text: bnc-quantum@quantum3group.com Sep 21 2020 23:57:34
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

516699717 E-mail/PDF: cbp@onemainfinancial.com Sep 22 2020 00:06:53 Springleaf Financial S,
119 US Highway 22, Dunellen, NJ 08812

516700606 +E-mail/PDF: gecsed@recoverycorp.com Sep 22 2020 00:06:31 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

516927869 +E-mail/PDF: gecsed@recoverycorp.com Sep 22 2020 00:06:59 Synchrony Bank,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

516815679 +E-mail/Text: bncmail@w-legal.com Sep 21 2020 23:57:47 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

516699720 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 21 2020 23:57:25
Victoria Secret/Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

TOTAL: 43

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516944108* +Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516699716 ##+Seterus, PO Box 1077, Hartford, CT 06143-1077

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-2

User: admin
Form ID: pdf901

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Total Noticed: 64

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jeanette F. Frankenberg on behalf of Creditor Seterus, Inc., as authorized sub-servicer for
Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under
the laws of the United States of America cmecf@sternlav.com
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation d/b/a Honda
Financial Services, Administrator for Honda Lease Trust ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Marguerite Mounier-Wells on behalf of Debtor Irene Jacome-Espinoza nadiafinanciam@gmail.com,
mwells@fitzgeraldcrouchlaw.com;Fitz2Law@gmail.com
Maria Cozzini on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
mcozzini@sternlav.com
Maria Cozzini on behalf of Creditor Seterus, Inc., as authorized sub-servicer for Federal
National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the
laws of the United States of America mcozzini@sternlav.com
Marie-Ann Greenberg magecf@magtrustee.com
Nicholas Fitzgerald on behalf of Debtor Irene Jacome-Espinoza Fitz2Law@gmail.com
Rebecca Ann Solarz on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
rsolarz@kmlawgroup.com
Steven P. Kelly on behalf of Creditor Seterus, Inc skelly@sterneisenberg.com,
bkecf@sterneisenberg.com
Steven P. Kelly on behalf of Creditor Seterus, Inc., as authorized sub-servicer for Federal
National Mortgage Association skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12